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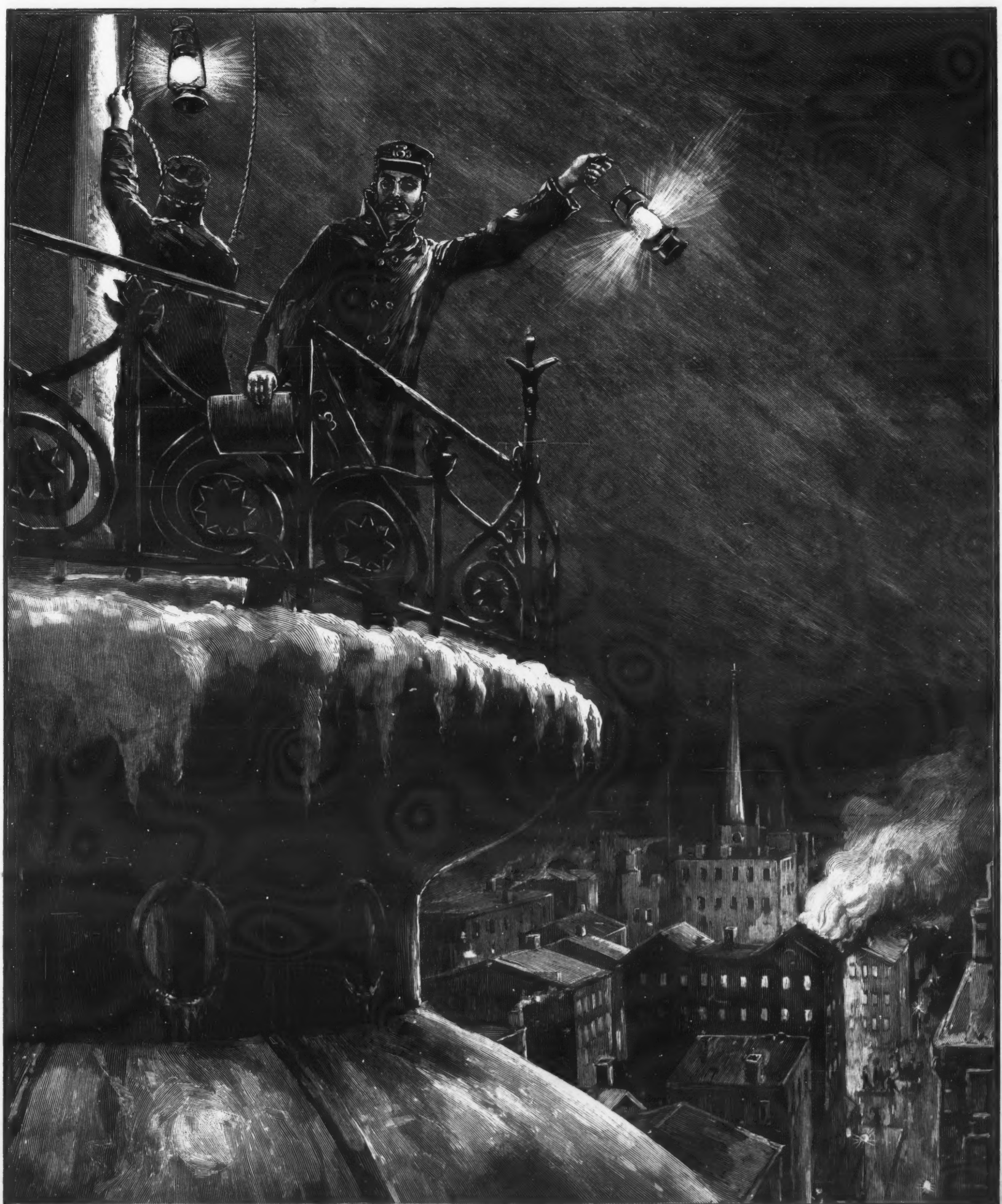


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FIRE-ALARM SIGNALS IN NEW YORK CITY DURING THE RECENT TOTAL SUSPENSION OF THE WIRE SERVICE.  
DRAWN BY J. O. DAVIDSON.—[SEE PAGE 80.]



# FRANK LESLIE'S ILLUSTRATED NEWSPAPER.

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W. J. ARKELL.

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We shall be glad to receive from photographers and artists in all parts of the country photographs and sketches of persons, objects, and events of interest; and for such as may be used satisfactory compensation will be made. To save time, photographs of events should be sent unmounted.

THE pension question is apparently misunderstood by the masses of the American people. At least, this is the view of the matter taken by a contributor, who sends us an article for next week's FRANK LESLIE'S ILLUSTRATED NEWSPAPER captioned: "A Veteran on the Pension Question." The views this veteran takes of the matter of pensions are somewhat at variance with those commonly accepted, and will, therefore, attract particular attention. The annual expenditures of the Federal Government for pension claims have grown to be very large, and have led to general discussion. The defense of the pension system embraced in the communication we will print on our editorial page next week is quite adroit, if not singularly able. The writer of the article is Mr. O. P. Clarke, who is now in charge of the cottage on Mount McGregor, where General Grant died.

## HOW TO SOLVE THE INDIAN QUESTION.

THE recent unfortunate occurrences on the Sioux Reservation have suggested the same questions regarding the Indian that have been asked a score of times, on similar occasions, in the past. Until the completion of the transcontinental railroads and the settlement of the vast territory west of the Mississippi, the whole subject has been disposed of by driving the Indian outside the pale of civilization, where he was permitted to exist as best he could, undisturbed except when some explorer discovered valuable mines or fertile valleys, the story of which excited the cupidity of the white man, when without delay an expedition was organized to pre-empt the prize.

The Indian generally objected to the appropriation of his property, a conflict ensued, the military and adjacent white settlers joined in the slaughter of the Indians which always followed, and the campaign usually ended by the Indians being forced to surrender their homes and move on toward the setting sun. This has been repeated until, driven to what were at the time regarded as worthless, barren wastes, surrounded on all sides with military posts at strategic points, he who has easily supplied himself with the means of living, and who knows nothing of the arts of husbandry, is told that he must earn a living by the cultivation of the soil. He does not succeed. All who were familiar with the conditions surrounding him knew he would fail.

More than twenty years have elapsed since the Government, after a bloody conflict with the principal tribes, entered into solemn treaties by which, in consideration of the relinquishment of their claims to immense tracts of land, they were promised schools for their children, and maintenance during such time as they were unable to support themselves. These treaties having been formally ratified by the Senate, Congress, true to its traditions, failed to provide for their fulfillment. It is useless to rehearse the story of centuries of bad faith on our part, which has left as a legacy not less than 150,000 wretched, uneducated, uncivilized human beings, the larger number of whom are untrained to any useful calling.

We may to better purpose inquire what of the future of this unfortunate people. Are they capable of civilization? How can it be accomplished? In answer to the first it is only necessary to point to the Cherokees, Chickasaws, Choctaws, Creeks, and Seminoles, known as the five civilized tribes, with their forms of government modeled upon our own, each with its executive, legislative, and judicial branches, conducted with as much decorum and regard for the rights of the citizen as in some of our own States. Each with its common-school system supported at public expense, supplemented by provision for higher education in advance of many of the States of the Union.

If further proof of the intellectual capacity of the Indian is desired let the schools for Indian children at Carlisle, Lawrence, Genoa, and others be examined. The visitor will find that the progress of pupils is equal to that of white children at similar institutions. He will also learn that the Indian boy or girl learns to do various kinds of work as readily as white children, and that Indian boys learn a trade, whether it be printing, harness-making, blacksmithing, or carpentering, as readily as the white boy. He will also be disabused of the notion that the Indian is naturally lazy. Every superintendent of an Indian industrial school will tell you that his Indian boys will do as much work on the farm or in the shop as an equal number of white boys. Even the older Indian on the reservation is always anxious to earn money at anything that he knows how to do.

The first question being answered in the affirmative, the second and more important one, How can the Indian be civilized? demands attention. First let me remind the reader that too much ought not to be expected of the Indian who has grown to manhood's age in an uncivilized state. It would be useless and unreasonable to expect him to become an intelligent citizen. It is doubtful if, under favorable circumstances, he could be induced to learn our language. Not many foreigners reaching our shores at the age of thirty ever learn it. He is not likely to

appreciate at their value the importance of industry, thrift, and cleanliness.

We do not often succeed in changing the habits and characteristics of full-grown persons of our own race. Why expect more of the Indian? A parcel of land should be set apart for him, and he should be given a start on the way toward self-support. Instead of compelling him to come every two weeks twenty or fifty miles for "rations," urge him to cultivate his lands and support himself, giving him at the end of the year, if he does this, the value of his allotment of beef and flour in money or its equivalent in articles suitable to his condition. Make him feel secure in his title to whatever he acquires, and the tribal relation and community of interest will disappear. In time he, too, will disappear, but while he exists he is entitled to humane consideration. We have deprived him, against his will, of his accustomed means of support. He does not know how, under the new conditions with which we have surrounded him, to earn his living. We are therefore morally bound to keep him from starvation while he learns to live the new life which we have set before him.

What shall become of his children? Shall we allow them to grow up as ignorant and helpless as he? If we do they will torment us as their fathers do to-day. To say nothing of moral obligation, it would clearly seem to be the part of prudence to train them to self-support and usefulness. Less than one-fourth of the money spent by the War Department on account of the Indian service during the past twenty years would have rescued many who have during that time passed the character-forming period. It is too late to remedy these mistakes, but it is not too late to save the Indian children of to-day, as well as those who shall follow them, from the degradation that must certainly follow a continuance of the present system.

Industrial schools should be provided for all Indian children, and they should be compelled to attend them. In these schools the boys should be taught farming, gardening, the care of stock, the use of tools, and, at the large schools, some of the mechanical trades. The girls should be taught all kinds of household work. In the ordinary school on the reservation the course of study should be limited to the common English branches. The importance of teaching every Indian child the English language should be kept constantly in view.

Many of the schools heretofore established have accomplished nothing, owing to the failure of those in charge to appreciate the fact that no Indian has ever been civilized while able to speak his native dialect only. Many good men have wasted their lives in an effort to reach the mind and heart of the Indian through his native tongue. The "Indian Apostle," John Eliot, as early as 1660, translated the Bible into one of the sixty or more Indian dialects spoken on this continent. The book is now a curiosity; the dialect in which it was written has disappeared. No Indian dialect is worth preserving. They are essentially the language of barbarism and should be blotted out. The folly of Eliot has been repeated. Within recent years the Government has actually paid for the education of Indian children who were taught to read and write "Dakota," the Bible and a full set of text-books having been prepared in that filthy, barbarous dialect. I repeat, no Indian child should be permitted to grow to manhood or womanhood without being compelled to learn to speak, read, and write the English language.

Steps should also be taken to establish the identity of the family. The annual census reports sent to the Indian Bureau by its agents do not show who are members of the same family. One child of the same parents may be put down as "Crowfoot," while another is "Standing Bear," and their sister may be "Pretty Eagle," or some other equally dissimilar name. In the Government schools it often happens that brothers and sisters are assigned different surnames. As the Christian family is the foundation of our civilization, every effort should be made to establish it among the Sioux and other uncivilized tribes.

The changes above suggested should be followed by a system of local self-government. Subject to restrictions upon their right to alienate their land, they should have all the privileges and be made to share the responsibilities of citizenship with their white neighbors.

Many true friends of the Indian have come to believe that it is useless to hope for an efficient, honest administration of Indian affairs through the Department of the Interior, and are open in their advocacy of a transfer to the War Department. I concede that such transfer and the display of force ever present may insure peace, but peace is as equally certain without soldiers if we but carry out treaty obligations and do justice. Soldiers may overawe them, but idle soldiers surrounding their homes will be a demoralizing rather than an elevating influence.

We have made the nation rich by the appropriation of his vast hunting-grounds, thereby rendering it impossible for him to live by the methods which were familiar to him. We must, or we shall be false to ourselves, teach him and his children to earn a living by the white man's method. But this is surely not the business of soldiers. It is, rather, the province of the teacher.

A successful Indian policy will combine the following features: Land in severalty; dissolution of the tribal relation; substitution of the English language for the Indian dialects; the elements of an English education for every Indian child; industrial training for all Indian children.

The inauguration of the policy outlined will mark the beginning of the end of the "Indian Question," and will atone in a measure for the long series of wrongs, I might say crimes, committed against this ill-starred race.

*John B. Riley*

## THE MASSES VS. THE CLASSES.

THE Belgian Chamber of Deputies having neglected to grant the demand of the workmen for universal suffrage, the working masses propose to organize a general strike throughout that country, and to collect funds to enable the strikers' families to hold out during the agitation.

There is a strange admixture of social and political problems

in Belgium, and an all-pervading fear in court circles that if workmen are granted the right of suffrage they will insist upon governing the nation. The Government is thus brought face to face with a serious problem, and it is not unreasonable to believe that the workmen are now in the mood to create serious trouble unless their request is granted, at least in part.

The working masses, constituting the bulk of the population in all industrial countries, are everywhere insisting upon a more general and greater participation in the right of suffrage. In Germany socialism has gained great headway, and it is all that the Government of Russia can do, by the most drastic measures, to subdue the rebellious elements among its people.

It is beyond question that the power enjoyed by the masses in the United States, as it is appreciated by the people in other lands, is looked upon with envy and exercises indirectly a strong influence in the social agitation that seems to be ripening in England and on the continent. As Mr. Gladstone tersely puts it, it is a conflict of "the masses against the classes."

## THE INEVITABLE END.

THE inevitable result of the proposed granger, or Farmers' Alliance legislation, in States where they control, will be to drive out Eastern capital and keep it out, until the return of common sense. This may precipitate a panic the most disastrous that has ever visited the agricultural States.

Railroad construction in Iowa has almost completely ceased under the repellant influence of anti-railroad legislation; and throughout the West, where the Farmers' Alliance is in control or in danger of securing control, the conservative moneyed interests are abandoning the States as rapidly as they can. The disastrous effect of this sudden and enormous withdrawal of capital has been so severely experienced in Kansas, that the members of the Senate have recently hastened to adopt resolutions declaring that there is no prospect of the passage by that body of certain radical Farmers' Alliance measures which had been rushed through the lower branch of the Legislature.

In the resolutions adopted by the Kansas Senate is found this statement: "It is the sense of this Senate that no wild or visionary measure, calculated in its nature or by its provisions to injuriously affect the people of this State, or the credit of the same, can or shall pass this body." The import of this public declaration by one branch of the Kansas Legislature is serious. Immediately after the success of the granger movement in Kansas and other States at the recent elections, this paper declared that if the Farmers' Alliance undertook to make war upon invested capital it would inevitably drive it from the West and send it back to the East, or to States in the South and West where it was welcomed and desired.

Even though the Legislatures of Kansas and other States in the control of the granger element may not embarrass investors, it is now certain that capital will relinquish investments in these States as rapidly as it can find outlets elsewhere, and the misfortune of the situation lies in the fact that not only the granger States, but others in the West and South that have shown no hostility to foreign capital, will feel the depressing influences of the situation.

Instead of injuring the speculators on Wall Street, against whom the farmer element seems to concentrate its hate, these speculators are really being assisted by granger legislation, for a large percentage of the capital that has heretofore gone into land improvements and mortgages in the West and South is gradually coming into Wall Street and seeking either investment or speculation.

The warfare against capital and against the railroads will not, of course, be given up by the Farmers' Alliance, for those who are making it do not stop to think of consequences, and in all probability are not greatly affected by them; for, as a rule, demagogues who stand behind thoughtless attacks against invested interests have little financial responsibility, and seek only their own political or personal preferment.

It is entirely safe to predict that if Kansas enacts pending legislation reducing passenger rates on its railroads to two cents per mile, the State and the people of the State will suffer quite as much as the railroads. Such a law may bankrupt the railways and injure a limited number of stock and bondholders, but the corporations, under the pressure of disaster, will seek their salvation by reducing train service, cutting off branch lines, and refusing to build extensions in any direction.

The growth of Kansas, as of all other Western States, has largely been dependent upon railroad building and the loaning of Eastern funds for railway, local, and personal enterprises. If this capital has drawn too large a rate of interest, that is the fault of the borrowers; for if they could have obtained their funds at a lower rate they were at liberty to do so. There was no compulsion upon the borrower. Neither is there any compulsion upon the lender to continue his investment in a State where every effort seems to be made to make the loan unprofitable and the situation of the lender uncomfortable.

## FACILITATING MAIL DELIVERY.

THE Post-Office Department of the United States, upon which, to a large degree, the comfort and success of many business enterprises depend, has been managed with conspicuous ability for many years, and during all the various changes of administration. The present Postmaster-General, in endeavoring to facilitate and still further systematize the work of his department, is simply following in the footsteps of all of his predecessors.

From year to year there has been a wonderful advancement in the workings of the postal department. It has had much to learn, and experience, the examination of the postal systems of other countries, and the stimulus of American inventive genius have all led to rapid improvement. The large cities constantly demand increased and better facilities for the prompt handling of their enormous mails. They are particularly interested in a plan which has been for some time under consideration, by which the patrons of the post-office will themselves aid in the work of collecting, assorting, and distributing the mails. This task, formidable when viewed collectively, amounts to but little when distributed among the patrons of the post-office.

One of the new suggestions is this; that in all large cities



letter-boxes divided into four sections shall be provided, each section indicated by a separate color, respectively for East, West, North, or South mail-matter. It is obvious that if this plan were carried out the work of the city offices would be greatly facilitated. If, in addition, a second suggestion were followed, namely, that all business houses should assort the different kinds of mail in boxes or baskets, according to the direction in which they were intended to be sent, there would be comparatively little miscellaneous mail left for the post-office employees to assort, and the transit of all matter would be greatly facilitated.

There is room for decided improvement in this direction, and with little effort and no expense the experiment could be tried in some large city—New York, Boston, or Philadelphia—and if it were successful it could be repeated in every city of the first class, and finally in the smaller cities throughout the Union.

### THE NEW SECRETARY OF THE TREASURY.

ONE of the ablest Secretaries of the Treasury that this country has had was the Hon. John Sherman, of Ohio. His leadership in financial legislation is still accepted by the American people as safe and trustworthy. If the new Secretary of the Treasury, selected from the State of Ohio by President Harrison to take the late Secretary Windom's place, justifies the expectations of his friends, he will rival in breadth of view, in sagacity and keenness of perception, Senator Sherman himself, and will in no sense disappoint the general estimate of his character and capacity.

Ex-Governor Charles Foster, of Ohio, the new Secretary of the Treasury, is experienced in public life. He has served in Congress, has been prominently identified with political affairs in his State, and has the thorough and expansive business training which should specially qualify him for the place to which President Harrison has appointed him. It is significant of the President's careful and secretive methods that his choice was concealed up to the moment of its announcement, and that when it was made it met the approbation very generally of the people.

A native of Ohio and a graduate of its common schools, with an excellent academic education, Mr. Foster at an early age became a successful business man, then a successful politician, a State Senator, Congressman, and finally Governor of his State. In Congress he was on the most important committees, was a ready, vigorous, and alert debater, possessed a keen insight into public affairs, and made a strong and lasting impression. In his State he has been particularly known as an active, progressive, undaunted spirit, leading in many extensive enterprises calculated to develop and extend the resources of the commonwealth, and always finding time to participate in the great political movements that have characterized the sensitive politics of his State. He is emphatically a man of the people, and enters upon his position fully imbued with the progressive ideas that have for years found peculiar development in that vast, intelligent section of the country originally characterized by the homely title of "The Western Reserve."

The selection of a successor to the late Secretary Windom was a difficult and delicate task. The President has shown in its solution the same sagacity, wisdom, and care that have characterized every important act of the Executive. The President's purpose, evidently, was to select the highest type of business man for the place. That he has succeeded, even the political enemies of Mr. Foster admit, while his friends throughout the country rejoice over his good fortune, believing his selection to be also the good fortune of the American people.

At this critical financial juncture, when the public mind is exceedingly apprehensive of an ill-judged financial policy, an unwise appointment of a Secretary of the Treasury might have led to most serious consequences. It is a cause for general rejoicing that the President has met the emergency so well. The place needed not only a man of experience and qualifications, but one also gifted with strength of will and resolution of purpose, and the new Secretary has both and all.

### CANADA'S ELECTORAL CONTEST.

ONE of the exciting features of the political campaign now being waged in Canada was the discovery that Edward Farrer, a prominent editor of the *Toronto Globe*, had written a document which, as alleged, was intended to show how the United States could force Canada into annexation. He said this could be done by encouraging discontent in the maritime provinces, impairing the fisheries industry, refusing the bonding privilege, and cutting off the Canadian Pacific Railway's connections with American railroads.

Mr. Farrer, when accused, did not deny the authorship of the pamphlet, but said he wrote it by request of an American, and in his private capacity, and not as the editor of a political newspaper. With notable independence he added that he considered that he lived in a free country, and therefore had the right to act as a free individual, despite his newspaper connection. The pamphlet created a decided sensation, and was vigorously assailed by Sir John Macdonald in a public speech at Toronto.

It is a significant fact that the McKinley bill seems to be at the bottom of the present Canadian political controversy. It has imposed severe hardship upon Canadian agriculturists, and their complaints finally compelled the party in power to make public proclamation of an intention to enter upon proposals for reciprocity with the United States. The opposition, or liberal party, on the other hand, demands unlimited free trade with the United States, instead of reciprocity, and is accused of making the free-trade cry only a cover for an intent to secure annexation. The contest is hotly waged on both sides, and the contention is attracting the serious attention of the home Government.

In the House of Commons, recently, a member suggested that the British colonies be invited to a conference in London to debate the best means of forming a Zollverein, or commercial federation; but the Chancellor of the Exchequer opposed the suggestion on the ground that "there was no likelihood that the colonies would consent to a conference on a free-trade basis, and that if differential duties were offered, he failed to see how they could be imposed." In other words, he sees—what obviously

is the case—that our Canadian neighbors would prefer to have free trade with the United States than with England.

Free trade with Canada would mean the placing of the Dominion upon an equal footing, so far as commercial relations are concerned, with all the States of the American Union. A close connection of this kind would inevitably lead to annexation, and it looks as if fate had decreed that that was to be the solution of a perplexing problem. The approaching election in Canada is, therefore, of great importance to us as well as to our neighbor. England is preparing to meet the growing demand of its American colony for annexation, and it is significant that the *London Standard*, in a recent issue, says that Canada is not worth fighting over. It says: "Though we should regret severance, we should never fire a shot to prevent Canada from annexing herself to whomever she chose."

### PICTURE BUYING.

THE success of the recent Seney sale of pictures, which netted \$665,000, and gave it prominence as the largest and most successful sale in the United States excepting that of the Morgan collection, will no doubt stimulate amateur and professional picture-gatherers to renewed effort, and the knowledge of some of the large profits made by Mr. Seney will tempt those who speculate to put their surplus funds into first-class pictures. It is said, for instance, that his profit on Millet's "Waiting" was \$22,500. It sold for \$40,500, though the Boston artist who purchased it in Paris in 1871 gave only \$1,200 for it. It was afterwards sold for \$2,500, and five years ago brought \$13,000. Mr. Seney paid \$18,000 for it. Strange to say, it was one of the pictures painted by Millet that was sent to the Paris Salon and refused, though the vigorous protest of Millet and his friends finally resulted in its acceptance.

De la Croix's "Hydra and Serpent," bought by Mr. Seney at the Secretan sale in Paris less than two years ago for \$7,500, brought \$11,000 at the recent sale; and Troyon's "Sheep in a Forest," which sold for \$11,100, cost Mr. Seney only \$8,120 at the Secretan sale. On the other hand, it is said that the "Child's Funeral," by Knaus, which sold for \$10,000, cost Mr. Seney between \$30,000 and \$40,000, so that it is something of a question whether his profits were quite as large as have been estimated.

The successful purchase of pictures depends a great deal upon luck or chance. It also depends necessarily, to a degree, upon the experience of the purchaser and his skill as a trader. It is no longer a secret that it is in the power of a few speculators to make fictitious values for the works of an artist. The late Meissonier, for instance, painted a little over four hundred pictures, whose present market value is estimated at eight or nine million dollars, while Meissonier's earnings from his labor were not more than a sixth or a seventh of that enormous aggregate.

The rise in the price of Millet's paintings was due to the efforts, in great measure, of speculators. If they are able to induce some man noted for his vast wealth to buy a picture of an artist at an enormous figure, they know that a fictitious value will be at once imparted to all the works of this artist. In case of his death this value is largely enhanced, and speculators find a veritable gold-mine in disposing of his paintings.

The works of Meissonier, since his death, will command higher figures than ever, though it is also to be borne in mind that the higher the price of a picture, the severer the criticism to which the artist's work is subjected by conscientious and capable critics. An amateur collector who hastens to buy a Meissonier now may regret his purchase some years hence, for, under the stimulus of increased prices, his works will be subjected to the most merciless criticism, and the time may come when this criticism will have a depreciating effect. At present, when Millet's paintings command their most extravagant figures, a noted art critic writes that "Millet's definitive reputation has been declining and has reached a relative zero compared with the point it had attained ten years ago."

### DENYING FALSE REPORTS.

THE president of the Iowa Agricultural Society, Mr. Albert Head, wrote to the *Chicago Inter-Ocean* recently to deny the widely circulated reports regarding depression in agriculture in Iowa and other Western States, and to denounce the fanatical hostility to the railroads, which railroads, he declared (and he spoke from experience), had given Iowa its most wonderful development during the last quarter of a century. He says that almost every acre of land in the State is under a high state of cultivation or producing abundant pasturage; that it has neat and comfortable school-houses in the remotest sections, and magnificent school buildings and colleges in its towns and cities; expensive churches, handsome homes, commodious barns, and well-filled granaries, where twenty-five years ago the virgin soil was untouched by the hand of civilized man.

There can be no doubt of the truthfulness of this statement. Nor is there a particle of doubt that the agitation of politicians, hiding behind the mask of the Farmers' Alliance, is doing a most disastrous work for the States of the Far West and for some States in the South. Nothing in the world is more timid than capital, and nowhere in the land is capital more essential than in the thinly settled parts of the Union, where the Farmers' Alliance is developing its greatest strength. Is it to be expected that conservative capital will go to States where it is taxed, antagonized, and deprived of the shelter of the law? Is it to be presumed that manufacturers will look upon such States as preferable for the location of their factories? No sensible man can think so. On the contrary, every moneyed interest, from the railroads down to the humblest lender on farm mortgages, will go where he feels that he is on an equality with his neighbor, and where it is not considered a crime to have been able to accumulate something.

A dispatch from Burlington, Iowa, recently stated that on account of the oppressive railroad laws of that State, a wheel-scraper works, one of the most flourishing industries at Mt. Pleasant, had loaded all its machinery and tools and moved its plant to Aurora, Ill. The owners of this industry were not foreigners; they were residents of Mt. Pleasant, and complained that they were driven from their own State by legislation which was

no doubt intended to retaliate on "the gamblers" of Wall Street—in other words, the railroad monopolists of the East.

One can hardly write with patience of such a condition of affairs. There has been considerable hardship among the settlers of the far West. So has there been hardship among the manufacturers of the East, and prominent journals from week to week are filled with statements of the decrease in railroad earnings and the appointment of receivers for railway and other corporate enterprises. Everything shares in the general prosperity or the general depression. No part of the country is exempt from it, and to attempt, by legislation, to cure ills that depend largely upon natural conditions—upon the chances of the weather as affecting crops, or any other providential occurrence—is as foolish as it would be to attempt to sweep back the waters of the sea with a broom.

No law can make men honest. None can make men prosperous without something more is done. Our well-being depends primarily and mainly upon our own conduct—our industry, our honesty, our good sense—and the sooner this fact is appreciated, the wiser, the richer, and the more prosperous we all shall be, whether we live on the prairies of the West or in the crowded cities of the East.

### AN UNWISE TAX BILL.

IT is singular that where there has been notable remissness on the part of law-making powers, reformatory legislation, inspired by the knowledge of this fact, as a rule seeks to go too far. For instance, the crude and ill-applied tax laws of this State have been the subject of public and private condemnation for many years. Senator Vedder, whose familiarity with questions of taxation and assessment has been demonstrated, now comes forward as the parent of a measure to tax estates left to collateral heirs.

Instead of relieving the burden of those who are unjustly taxed and placing a part or the whole of it upon persons who have evaded taxation, Senator Vedder proposes by his bill to add to the injustice which the masses suffer. His bill, briefly outlined, would impose a tax of one per cent. on all estates of over \$500 left to collateral heirs, so that if a poor man died leaving \$1,000 for his wife and children, \$500 of his little estate would be compelled to pay its percentage into the State treasury. The injustice of such a tax is apparent. It would be wiser if the exemption were increased and the tax made larger—for instance, if all estates over \$50,000 or \$100,000 were taxed, and if the tax were increased in proportion to the value of the estate, so that the great millionaires, who systematically and regularly "swear off" their personal taxes, would, at their death at least, pay a part of what they should have paid while living.

A collateral inheritance tax of one per cent. on estates of \$100,000, two per cent. on those of \$500,000, five per cent. on \$1,000,000, and ten per cent. on estates of more than \$5,000,000 would amount to something, and would relieve the burdens that have been shifted from the shoulders of the rich upon the shoulders of the masses of property-owners in our cities and in the agricultural districts.

Senator Vedder's bill hardly does credit to his experience. It certainly discredits his statesmanship.

### TOPICS OF THE WEEK.

A MARKED feature of the magnificent funeral demonstration in New York which attested the love the people of his country bore General Sherman, was the appearance in the procession of the Confederate Veterans' Camp, of this city. Who shall say hereafter that sectional lines are not disappearing? What stronger testimonial to the loyalty of the people of the South could be asked? What stronger evidence of a united country could be found than the appearance of Confederate soldiers as mourners in the funeral procession of one of the greatest and the last of the great Union generals? Let us have peace.

THE selection of Mr. Milton A. Knapp, a prominent lawyer of Syracuse, N. Y., as one of the Interstate Commerce Commissioners to succeed Judge Schoonmaker, whose term has expired, is creditable in every way. It adds to the commission a lawyer of wide practice, of integrity, ability, and progressive ideas. It is an appointment in every way satisfactory to the people of this State, and gives special pleasure to the Republican party in New York, of which Mr. Knapp has been an active member for many years. The President still seems to insist upon the appointment of none but lawyers on the Interstate Commerce Commission. We have thought that in this he has erred, and that a first-class business man and a representative of the railroad interests should also find places on the commission. As other vacancies occur, the justice as well as the practical nature of this suggestion may make itself apparent to the executive mind.

THE English turf offers remunerative recreation for many wealthy and honored men. In a review of the earnings and losses, during the past year, of English racers, the *London Times* gives figures that will amaze the patrons of the American turf. The Duke of Portland stands first among English winners of the past year. His earnings amount to rather more than \$125,000, and during the ten years of his ownership of horses they have netted nearly an average of \$80,000 per year. Mr. Houldsworth and Mr. Milner are each credited with more than \$70,000 earnings, and General Byrne with \$65,000. One of the latter's horses, "Amphion," has won \$90,000 in three seasons. Mr. A. W. Merry won nearly \$65,000—nearly all of it in three races. Mr. Abington, Colonel North, and Lord Calthorpe are credited with earnings of over \$50,000 each, and eleven owners won from \$25,000 to \$50,000 each, among these being Mr. Leopold Rothschild. The other notable winners were Prince Soltykoff, \$43,000; Lord Hartington, \$40,000; the Duke of Westminster, \$26,000, and Lord Durham, \$23,000. The American turf includes among its patrons many prominent men; but racing, as it is carried on in England, seems to be more generally dignified by the support of the proudest among its people.





SOUTHERN BELLES AND BEAUTIES.—V. MRS. HENRY SEIGRIST.

## MRS. HENRY SEIGRIST.

MRS. HENRY SEIGRIST is a girlish young matron, looking scarce twenty, a little below the Venus di Medici in height, but with a rounded figure exquisitely proportioned. She has the most dazzling blonde hair, a complexion of strawberries and cream, and great Oriental brown eyes that furnish a striking contrast.

A Washington woman in the highest official circles, looking at a picture of Mrs. Seigris, exclaimed, enthusiastically: "I'd rather have that face than the intellect of Madame de Staël!" Her beauty and attractions have made her the pride of the two States that claim her.

She was formerly Miss Lawrence, of North Carolina, and married a prominent and enormously wealthy man of St. Louis, who enjoys the triumphs of his lovely wife. Her diamonds, her toilettes, and her splendid entertainments have given her a fame apart from that accruing from her own personality.

DAISY FITZHUGH.

## FIRE-ALARM SERVICE.

DURING the prostration of the telegraphic and telephone wires consequent upon the phenomenal snow-storm in the latter part of January, a temporary system of fire-alarm signals became necessary in New York, and under the direction of Chief Bonner a resort was had to the elementary system of watching for fires from the tops of high buildings and signaling thence the locality, so that information could be given by church bells as to where the firemen's services were needed. While the system operated somewhat successfully, it is fortunate that there were no very serious conflagrations during the period of the suspension of telegraphic communication.

## CHARACTERISTIC INDIAN PICTURES.

WE are enabled this week to print two interesting sketches referring to Indian matters. One gives an excellent view of an Indian school-house, with the pupils and the teachers

grouped about the outside. The other presents the lifelike features of the delegation of Indians that recently visited Washington to counsel with the authorities regarding the Indian outbreak. The likenesses of the delegates are excellent. The Indians comprise the representative men from the disaffected settlements, and in their faces can be discerned the determination, resolution, and fierceness that characterized their conduct during the recent hostilities.

## RUIN OF THE GREAT HOUSATONIC DAM.

THOSE who have traveled through that picturesque section of Connecticut where the Naugatuck loses itself in the greater Housatonic know something, at least, of the great dam that stretches across the latter river half a mile above the junction of the two. This dam, which is the largest in the State, furnishes the chief power for the many industries of the busy towns of Birmingham and Shelton. It was completed in 1870,

HON. CHARLES FOSTER, SECRETARY OF THE TREASURY.  
PHOTO BY BELL.

BURIAL OF THE LATE ADMIRAL DAVID D. PORTER, AT ARLINGTON, VA.—PERFORMING THE LAST RITES.—PHOTO BY BELL.





GENERAL WILLIAM T. SHERMAN, IN HIS ADVANCE AGAINST SAVANNAH.—FROM A PAINTING BY DAN SMITH.

having required four years in building and the expenditure of half a million of dollars. Its great length, including the abutments, is over 800 feet, the stretch of the dam itself being 636 feet, rising 22 feet above the river, its massive wall being 20 feet thick at the base and 8 feet at the top. A heavy timber apron of successive layers of Florida pine bolted to the rocky bed of the river protects its base. The permanent power of the dam is 2,000 horse-power, the surplus during eight to ten months of the year runs up to 10,000 horse-power, supplying mills whose working capital rates nearly \$2,000,000, and giving employment to 2,000 operatives. "Since the building of the dam the towns below have never suffered from an ice freshet, and it was firmly believed that the ice would never go over it. This winter has proved exceptional. Five miles above vast quantities of ice accumulated, forming a gorge, and when the heavy rain of January 11th fell, a tremendous rise took place in the upper Housatonic and Shepaug rivers. The great pressure broke up the ice without a moment's warning, and the river rose with unprecedented rapidity. Immense sheets of ice came rushing to the brink of

the dam, stood on end, and then crashed down with their great weight and sharp edges on to the timber apron below, and as they hurried on down, the furious current swept the spiles from under the railroad trestle "as if making a ten strike." It was thought the dam had sustained no permanent injury, but at this season of the year the river runs too high to permit of a thorough examination.

On the 22d of January "the windows of heaven were opened" again, and a storm long to be remembered came down on the defenseless valley. Vast quantities of ice still remained on the river banks, and the flood of waters carrying these great icebergs twenty to thirty feet high rushed over the dam, but when one towering mountain of ice was swept over the brink, and disappeared, it was known that a cruel rent was made. Part of the apron had given way at the eastern end, and then the powerful waters forced their way under the massive masonry. At eight o'clock in the evening two hundred feet of the dam fell, and the eastern abutment, over thirty feet high, with its gates and gate-house, yielded to the mighty pressure. The flood rushed

fast and furious through the gap, devouring the river-bank till an acre and a half of land had disappeared. Before the break the depth of water flowing over the dam exceeded six feet, but in less than twenty-four hours only a murmuring river flowed through the ragged gap, the canals were emptied, and the power that had moved the great mills was aimlessly rushing to the ocean. Despair and consternation did not long prevail. Ere twelve hours had passed the various manufacturers were arranging for temporary steam-power, and the Water Company summoned the builder of the dam and other skilled men to their assistance. Work on the coffer dam was begun at once, and it is confidently promised that within six weeks the canal will be full and the power of the river again under man's control. The rebuilding of the masonry will require some months, but both manufacturers who use the power and capitalists who hold the stock look with assurance for still greater growth of the enterprising towns of Birmingham and Shelton. We present a picture from a photograph showing the ruin of the eastern abutment and the gap in the dam after the break of January 22d.



GENERAL W. T. SHERMAN.

SOAR on high, bird of freedom!  
O'er the land you love best,  
And gather the laurels  
From east and from west;

For Northland and Southland,  
The Blue and the Gray,  
Will both crown the hero  
We honor to-day.

Now the bugle has sounded  
That ne'er calls retreat;  
A nation's bright laurels  
We lay at his feet.

His sword shows no tarnish  
In all its bright light,  
For it ever flashed bravely  
Through war's darkest night.

It was held back in mercy  
Where pity held sway;  
It reflects all a nation's  
Great sorrow to-day.

Aye! muffle the war-drums,  
Shroud the banner with gloom;  
A nation's grand hero  
Has passed to the tomb.

Soar on high, bird of freedom!  
Then, with pinions drooped low,  
Crown him with the honors  
A nation can show.

EMMA S. THOMAS.

## A GOTHAM INCIDENT.

BY EDITH M. POLLARD.

CHARACTERS:

ETHEL VAN RENSSELAER.

HARRY SHIPMAN, her cousin.

DR. POTTER, a rising young physician.

ANGELO, a newsboy.

Passengers in a street car, etc.

SCENE.—A crowded Madison Avenue car.

[Enter Miss Van Rensselaer, in an approved Lenten gown of pale gray, and a demure little poke. She sinks into the only remaining seat with a sigh of relief.]

ETHEL (to herself). There is that good-looking young doctor I met at Mrs. Smythe's last week. I suppose he thought me very frivolous. I wonder if he would know me if I should bow. [Glances with a careless air toward the corner seat, and finds the young man looking at her with a puzzled air, whereupon she bows demurely, and he raises his hat, still looking as if he were not quite sure of her identity.]

ETHEL (to herself). I might as well be one of the mummies at the Museum of Art, to judge by the expression on his face. Indeed, I suppose if I were a mummy he would feel more interest. [Turns around and pretends to be deeply interested in a paper-covered volume of Daudet which she carries.]

DR. POTTER (to himself). There is that pretty Miss Van Rensselaer whom I saw somewhere—oh, yes, at Mrs. Smythe's. I'm afraid she thought me awfully dull because I talked of nothing but the weather. That's always an interesting subject to a doctor, though, especially this winter. Heigho! I'm a fool to imagine that she gave a thought to me after we parted, favorable, or otherwise; probably 'twas otherwise, if anything.

[At this point he is cut short in his reflections by the car stopping at the Park Avenue Hotel, where a number of women enter. As he rises to give his seat to one of them, enter a small newsboy on crutches, with a dark Italian face and pathetic brown eyes. He holds a small bunch of lead-pencils, and almost instantly every lady in the car opens her purse. The boy has pulled off his red cap to receive the liberal shower of dimes and nickels, but does not even make a feint of giving his papers or pencils in return.]

DR. POTTER (to himself). If Miss Van Rensselaer hasn't offered that boy her seat! Lazy little rascal.

[As the boy reached her seat Miss Van Rensselaer had jumped up impulsively, but the boy rather shamefacedly shook his head, and she sank back, blushing, and feeling that the eyes of the whole car were upon her.]

ETHEL (to herself). There! You have made a goose of yourself, and all for the sake of making a good impression on a young man who didn't even remember you until you bowed to him. I'm ashamed of you!

[The car stops, several people get off. Dr. Potter draws Angelo to a seat beside him.]

DR. POTTER (to Angelo). Now, my boy, I am going to buy your pencils, but I shall not give you the money. I shall pay you for the pencils, and take them. That's a profitable trade you've just carried on, but it isn't exactly according to business principles, you know—or any other principles for that matter.

[Miss Van Rensselaer rises to leave the car, dropping her book as she does so. While Dr. Potter is recovering it for her she speaks in a low tone to Angelo, and then, having kept the car waiting a suitable time, she smiles graciously on Dr. Potter and departs.]

GIRL IN REDFERN GOWN (to artistic girl by her side). Pretty? Yes—but not half so pretty as Eva. Still, her gowns are always perfect, and that makes such a difference.

ARTISTIC GIRL. She is the sort of a girl that men always admire. Did you notice how that young doctor never took his eyes off of her? I met him at a dance last month, but he doesn't remember me.

SCHOOL-GIRL (looking after Miss Van Rensselaer). How perfectly sweet she is!

SCENE.—In the Berkeley Lyceum.

ETHEL VAN RENSSELAER (to her cousin, a youth who is carefully training a mustache). Do see Kate Schuyler's sweet little pin—not that one, the enameled violet with the diamond dew-drop. Do you know, I never have jewelry enough? People

are always sending me candy and flowers. I do wish they would be more generous!

[A pause, during which her cousin assists in removing her wrap.]

ETHEL. I've been wearing nothing but old duds all winter because I wanted to save my money to buy gowns in Paris. We are going over in May. But, do you know? I've already spent my allowance up to July.

HARRY. Last July?

ETHEL. Next July! And, really, I have hardly a thing to show for it. You see, papa gave me my Redfern habit, and mamma gave me my bridesmaid's dress that I wore to Mary's wedding. So, actually, all my money was spent on my Josephine gown. But it is perfectly sweet—you haven't seen it yet? Well, it has a diagonal row of green-and-gold beetles edging the folds. Oh, I'm so glad Mrs. A. sings now! Isn't she sweet? The other night, at Amy's musicale, she sang the cutest songs!

[Quiet during the song. As the last chord is played, Ethel coughs.]

ETHEL. There! I had to keep from coughing so long it nearly killed me.

LOW VOICE FROM NEXT ROW (grimly). Keep from talking, you mean. I should think it would!

[Ethel turns scarlet and looks intently at her programme for a few moments. Then, glancing up, she for the first time observes Dr. Potter in the vicinity.]

ETHEL (to herself, in a horrified tone). I am absolutely certain he has heard everything I have said this whole evening. What will he think of a girl who talks about gowns and things all the time? (To Harry, sternly). Did you read Bryce's "Commonwealth"?

HARRY (uneasily). No-o. The fact is, a fellow gets behind in his reading when he's training. You see, a senior has so many clubs—and then you girls are always besieging us to go to your teas and dances.

ETHEL (still sternly). You don't have to go to dances in Lent.

HARRY (assuming the offensive). Well, what do you do in Lent?

ETHEL (promptly). Go to the Stoddard readings and the Browning classes; and there are the Bilow recitals. And then I lunch somewhere every day and drive in the park afterward. Oh, and ride horseback and go to church. I have the loveliest new prayer-book, Harry; ivory-bound with silver corners!

DR. POTTER (to himself). How much interested she is in that insignificant young fellow. Wonder if she's engaged. That is just like a fashionable girl, to go and throw herself away on a boy without any brains!

ETHEL (to Harry). Isn't Marie Bashkirtseff charming? She had an awfully hard time, though. There's something really pathetic in her struggles to reach fame. Such undying energy resisting circumstance.

LOW VOICE FROM BEHIND. Nothing like energy! especially when it resists the irrational idea that music should preclude conversation.

ETHEL (with dignity). Society is so mixed now. Even at the Berkeley undesirable people will crowd in. Oh, Harry, I haven't told you about my violet luncheon! The other girls have had so many "rose" things that I was tired to death of American beauties, and all the rest of them, and so I gave myself a headache studying up something new. I didn't bother about the menu, but let mamma arrange all that and just gave myself to the violet idea. I massed violets in a centre basket, had wreaths of violets around each plate, and the cloth embroidered with violets; all the sweets were candied violets, the candles were violet-shaded, and the napkins were filled with loose violets. The girls were just enchanted, but I could see they were jealous, too.

HARRY. I don't wonder. Come on, Ethel. Stupid concert. Aren't you glad it's over?

DR. POTTER (impatiently to himself). I am thankful this thing is through. I would go and speak to her if she had eyes for any one beside that callow youth. As it is, I don't choose to be snubbed, even by a pretty girl.

ETHEL (shamefully). He is going out without even looking this way. I wish I were intellectual and homely. No, I don't, either. Probably he would fancy a "bud" who knows nothing at all more than a girl in her second season.

SCENE.—On the steps of a small tenement on the East Side.

DR. POTTER. How did you come here?

ETHEL. Why?

DR. POTTER. I beg your pardon, but it seems an odd place to find a young lady.

ETHEL (flushing). Angelo is my protégé; I have taken him into my mission class.

DR. POTTER. And so you come and visit him, I see. He is improving greatly. I did not know he was receiving such instruction.

ETHEL. I believe you are jealous of any one but yourself teaching Angelo!

DR. POTTER (carelessly). Not at all. He is merely an interesting study to me.

ETHEL. I am interested in Angelo, not in a certain type of boy at a certain stage of development.

DR. POTTER. Perhaps not, but you are—

ETHEL (interrupting). I am not.

DR. POTTER. Not what?

ETHEL. Not what you were going to call me.

DR. POTTER. Are you a sorceress who divines the thoughts of men?

ETHEL. It only required the divining powers of a nineteenth century young woman to know that you meant something disagreeable.

DR. POTTER. We will waive the question. Are you going up-town? Shall we take a car?

ETHEL. A Madison Avenue car?

DR. POTTER. Yes; it will remind us of our first meeting with Angelo.

ETHEL. Angelo has a great deal to answer for.

DR. POTTER. In what way?

ETHEL. I never cared so much for appearances before I saw Angelo.

DR. POTTER. What enigmas you are talking. Enlighten my stupidity.

ETHEL. What an unusual admission for a man. Such humility deserves encouragement. As for an explanation of my mysterious words: to begin with, Angelo brings our newspapers.

DR. POTTER. He brings mine; but is that so remarkable?

ETHEL. It is remarkable that a little newsboy should have so excited the interest of a physician who, if his practice is rather small, has certainly enough to do without teaching every newsboy he comes across.

DR. POTTER. You don't understand. Angelo was especially interesting because—well, because I had just seen some one I care a great deal for.

ETHEL. And you were feeling so benign toward the world that you were interested in humanity in general and Angelo in particular.

DR. POTTER (aside). Angelo in general and Ethel Van Rensselaer in particular. (Aloud.) But you promised to explain your very obscure words.

ETHEL. I think better of it, and you know it is a woman's privilege to change her mind.

DR. POTTER. I supposed that nowadays young women did not choose to exercise their old prerogatives, they have so many new ones.

ETHEL. They have few enough, taking old and new together. [They have been walking rapidly meanwhile, very much absorbed in each other, and are now nearing Madison Avenue.]

ETHEL (suddenly). There he is!

[Dr. Potter looks across the street and discovers Harry Shipman sauntering along.]

DR. POTTER (to himself). That fellow! and how much pleasure in her tone.

ETHEL (impulsively). I must speak to him.

DR. POTTER. I will leave you in his hands. Good-morning.

ETHEL (surprised). Won't you speak to him too? Have you quarreled?

DR. POTTER (stiffly). Never having had the honor of meeting him, I have hardly had the opportunity of doing so. (Aside.) I should cordially like to.

ETHEL (in blank amazement). What are you talking about? You are dreadfully mysterious. (Aside.) He must be so deeply immersed in his own scientific thoughts that he hasn't heard a word I've been saying. (Aloud, sarcastically.) Evidently Angelo and I are equally unworthy of your attention. I am sorry to have forced you to waste so much valuable time.

DR. POTTER (bewildered). Angelo and you! Unworthy of my attention!

ETHEL (sharply). I would seem so, since you first decline to speak to him, and then show such a desire to leave my society.

DR. POTTER. Decline to speak to Angelo!

ETHEL. Why do you repeat my words? But the poor boy didn't experience your unkindness, and that is fortunate.

[Angelo, who has been hanging around the corner, now boards a car, waving his cap to the slowly advancing Miss Van Rensselaer and Dr. Potter.]

DR. POTTER (seeing Angelo for the first time). Was it Angelo you meant all this time?

ETHEL. Of course I meant Angelo. He was right on the corner.

DR. POTTER. Then it wasn't that insignificant little wretch!

ETHEL. Little wretch?

DR. POTTER. Now you repeat my words.

ETHEL. There goes a car.

DR. POTTER. No; it's a green one. (After a pause.) Oh, Ethel, I wish you liked me a little bit.

ETHEL. I do; but not so much as—

DR. POTTER (angrily). You needn't try to tantalize me. I hate coquettes.

ETHEL (demurely). As Angelo, I was going to say.

DR. POTTER (laughing). Angelo is our good genius. It was his little venture in pencils that made our fortune—good fortune, I mean.

ETHEL. I think it was a Madison Avenue car.

DR. POTTER. The two combined—Angelo and the horse car. But, Ethel, you haven't answered my question. [Signals to approaching car.]

ETHEL (mischievously, as the car stops, preparing to get on). I didn't know you had asked any.

CURTAIN.

## IN FASHION'S GLASS.

[Any of our lady subscribers who are desirous of making purchases in New York through the mails, or any subscribers who intend visiting the city, will be cheerfully directed by the editor of the Fashion Department to the most desirable establishments, where their wants can be satisfactorily supplied, or she will make purchases for them when their wishes are clearly specified.]

CHEMISETTES à la Montespan, imported by French dress-makers, are to be worn with bodices which have the neck cut out in a heart or V-shape. They are made of jeweled and gold-embroidered net, with a Medici or a wide collar in the shape worn in the days of Louis XIV.

The new rococo buttons for spring coats have steel facets, and are studded with mock jewels, such as rubies, sapphires, and emeralds. French buttons for dark velvets are of topaz and turquoise, and Flemish kinds for cloth are of antique silver.

Odorous sachets, to be laid between folded linen, and scented waters and almond-meal bags for the bath, are among the most delicate toilet luxuries indulged in by ladies. As to soaps, the finest and the safest are required. The *savon de laitue* is exceptionally fine.

The proper use of color has been considered so important during recent years that manufacturers are studying shades much more than patterns. Groundings are of the greatest consequence, and often suggest the reciprocating tints to be used in combinations, while the material in double effects always shows a lustrous surface made neighbor to something softer and absorbing. Summer silks of the familiar kind known as *surah* show the most attractive shadings in cool grays, golden browns, shades of rose, rich bluish tints, and *mille rays* is suggested by a wide stripe composed of many fine lines differing in color, but all harmonious.

An exquisite new shade of green is a peculiar, crude, and un-



mixed shade, intended to be relieved by white or by other shades of green. It is most effective in a new bengaline called "crystal," which is woven with heavy cords wide apart. The whole line of popular tints is brought out in these "crystal" bengalines. Champagne yellow and all shades of gold are prominent this spring, and miel or honey is an exquisite light-amber tint. Cream, éru, bran, and biscuit count among the novelties of color, as also do apricot and ivory, sandal-wood and oak. The new



DINNER TOILETTE.

grays lean to silvery maple-leaf effects, or else to a pink shade, and the successor to heliotrope is a quaint, rich lavender, friendly to many tints of pinkish lilac. A beautiful weaving of satin duchesse, shading from lilac to mauve, is one of the novelties produced this spring, and a lovely dinner toilette made from this rich fabric is pictured in the illustration. It has a tablier of lilac lisse embroidered with gold. There are pleated side panels, with draped paniers at the top, and the train is mounted with a double box pleat. The corselet bodice shows draperies of the embroidered lisse, and the short sleeves are held upon the shoulders with satin ribbon bows.

A high novelty for summer wear is a champagne-yellow satin duchesse, striped off perpendicularly with narrow, white open-work lines, and which would make up charmingly with a profusion of old lace alone as a garniture. It retails at two dollars a yard.

Among the fancy surahs intended for blouse-waists, old-rose pink enters largely into the stripes which alternate with white, and an ideal blouse is made of this pattern, with collar, cuffs, and a girdle-belt of old-rose velvet. Other fancy-striped surahs will be used extensively for hanging vests to be worn with jackets of Florentine cut-out work, with open fronts. Handsome sashes for misses and small girls are also made of these delicate silks, the superior quality and lustre of which have been previously described in these columns. Soft silks, such as faille and *peau de soie*, are still held in high favor, and all colors with their graduating shades may be found in light and heavy qualities. Frequently they will be made up in the simplest form, with straight lines and graceful folds, and a handsome girdle as the sole ornament.

For information received, thanks are due John D. Cutter & Co., manufacturers of silks. ELLA STARR.

#### LIFE INSURANCE.—ODDS AND ENDS.

A NUMBER of correspondents have written to "The Hermit" asking the basis for his repeated statement that the great old-line life insurance companies offer the most preferable risks where security is the chief consideration. This week a correspondent at Tallahassee, Fla., sends an inquiry in regard to the standing of the Equitable Life Assurance Society of this city, and says I have mentioned it several times as one of the strongest.

I trust my reader took pains to peruse the annual statement of the Equitable, recently printed in the columns of this paper. If he did, he perhaps noticed the colossal size of the aggregate figures it presented. It showed, for instance, that the Equitable had a total outstanding insurance of over \$720,000,000; that during 1890 new insurance was written to the amount of nearly \$204,000,000. Can any one stop to calculate such figures? During the year there was paid to policy-holders by this one company over \$13,256,000. It had an income of over \$35,000,000, and an undivided surplus of nearly \$24,000,000, while its total assets at the close of last year verged toward \$120,000,000.

Every officer of this company, especially Mr. Henry B. Hyde, its able president; Mr. James W. Alexander, its experienced vice-president; and Mr. John A. McCall, its indefatigable comptroller, can take pride in this statement. It surpasses any that the Equitable has ever made, and warrants all that I have said as to the security it guarantees to its policy-holders.

A correspondent at Cleveland, Ohio, says: "I have recently received a circular of the deferred annuity bond, as issued by the Home Life Insurance Company, of 254 Broadway, New York. What do you think of this as an investment? Do you think they will be able to fulfill the contract as stated in their annuity bond? Are they considered solid financially?"

The deferred annuity bond alluded to, I am informed by an officer of the Home Life Company, is not a life insurance contract, but a pure investment, to provide for one's self in old age. Ordinarily the purchase-money for an annuity bond is paid in one sum. The Home Company provides for the payment in yearly installments, extending over ten, fifteen, or more years, and the annuity commences at the end of the term selected. This places absolute protection against future contingencies of life within the reach of young people, women, parents for their children, guardians for their wards, and those who cannot obtain insurance because of physical or hereditary disability. This is the claim of the company, and I do not see but what it is correct. I should say that the bonds offer a good investment.

As to the financial standing of the Home Life, I cannot do better than advise my reader to carefully scrutinize its last annual statement, presented in the columns of this paper. It holds \$126 of assets for every \$100 of liabilities, showing extraordinary resources considering its business. It has had over thirty years' experience, and its annual statement indicates that this experience has been very profitable. Its assets have grown to over \$7,000,000, and its surplus is over \$1,500,000. During the past year the Home Life, according to its statement, received over \$1,000,000 in premiums, and paid \$658,000 to policy-holders. One of the most striking things about this report is the showing that the income of the company, during the past year, in interest and rents, aggregated almost enough to pay the entire death claims against it. President Townsend, Vice-President Ripley, and their associates in the Home Life have made an excellent showing for 1890.

A New Brighton, Staten Island, reader asks regarding the Royal Arcanum, and inquires: "Is it old-established and with a big reserve fund of assets? Will it be here when I am gone? Will it pay insurance promptly?" The Royal Arcanum appears to be economically managed, and its future depends upon the continuance of this management. According to the official report of the insurance department, it had, at the close of 1889, \$180,000 in cash assets and 97,000 outstanding certificates, 17,000 of these being in New York. It took in from members during the year \$2,233,000, and paid out \$2,146,000. It was organized in 1877, and has no reserve fund but the \$180,000 reported on hand. This is one of the best companies in which to find cheap life insurance, but, as I have said before, cheapness is offered at the expense of security. The reserve fund is not entitled to much consideration—certainly very little, as compared with the reserve funds of great companies, like the New York Life, the New York Mutual, the Equitable, or such a prosperous level-premium company as the Mutual Reserve.

A Chicago correspondent wants to know if I have written any articles on the Anti-Rebate law. Some time ago I outlined the good effect of this law in the State of New York and my belief in its efficacy and desirability.

A Youngstown, Ohio, correspondent is disturbed because I have mentioned the fact that the three largest and most successful life insurance companies are in New York City. He asks: 1. Is it not a fact that the Northwestern pays larger dividends to policy-holders than any company? 2. Is not its table of mortality lower than any company's? 3. Does it not make a higher rate of per cent. than any of the three large companies? 4. Is not a stock company a poor one to insure in any time? 5. Is there anything to prevent a stock company from pocketing a policy-holder's surplus if it desires?"

Here is my answer: 1. The largest dividends declared as a result of the last quarter of a century's experience are, I believe, being paid by the Equitable on its twenty-year-tontine policies. 2. There are several life companies whose mortality rate is lower than the Northwestern's. And, by the way, mortality stands the best chance of being less in companies like the Mutual Life, of New York, the New York Life, and the Equitable, which do the largest new business, as the advantages of selection of the insured are decidedly theirs. 3. Several companies earn a larger rate of interest than the Northwestern. Since 1875 the Northwestern's earning rate has fallen off considerably, owing to the decreasing interest on Western mortgages, which form the bulk of its investments. Considering the manner in which Eastern capital is now being withdrawn from Western mortgages, I do not call such loans by any means a gilt-edged security for an insurance company to put the money of its policy-holders into. 4. A stock company need not necessarily be "a poor one to insure in," for one of the largest companies in the world is a stock company, and one of the richest. 5. The amount of surplus that may be pocketed in a stock company is usually regulated by its charter. The Aetna, of Hartford, is the most aggravated case of the kind I know of. The Manhattan, of New York, comes next. The Equitable is restricted to the legal interest on its stock. (One hundred thousand dollars deposited with the insurance department is required by law.) Thus it claims to be practically a mutual company.

A large number of other inquiries are on hand, and I will try to dispose of them shortly.

#### The Hermit.

#### THE BURIAL OF GENERAL SHERMAN AT ST. LOUIS.

THE body of the dead commander, borne away from New York with impressive pomp on February 19th, arrived in St. Louis by the special funeral train at 8:30 on Saturday morning, the 21st. The general had chosen that his remains should rest there, in the city that was his former home, and where his wife and two children had been laid years ago.

St. Louis paid a fitting last tribute to her illustrious adopted son. The body was escorted from the railway depot to Calvary Cemetery, a distance of nearly eight miles, by an imposing military and civic procession, which traversed some of the principal streets and avenues. The bier was borne upon an artillery caisson, as in New York, with a black cavalry horse in leading behind. At the head of the procession were the military and public officials who had accompanied the remains from New York, General Merritt and staff, and Governor Francis and staff. The immediate members of and relatives of the Sherman family

occupied coaches next to the guard of honor. Then came Secretary and Mrs. Noble, Judge Hough, Major Randolph, Secretary Rusk, Assistant Secretary Grant, Charles A. Greeley, Captain Kingsbury, ex-President Hayes, General Schofield, Governor Stannard, Lieutenant Anderson, Generals Howard, Slocum, and Brodhead, Lieutenant Howard, General Alger, James E. Yeatman, Colonel McCrary, and General James D. Moore. The funeral column was made up of six divisions, composed of the regular military escort as provided by army regulations, and Grand Army posts, Loyal Legion, Sons of Veterans, civic societies, State militia of Missouri and Ohio, and Legislatures of Missouri, Illinois, and Kansas, Governors of States and staffs, unorganized bodies and citizens in carriages and on foot.

It was nearly two o'clock when the procession reached Calvary. The bier was placed directly in front of the grave of little Willie, who died at the age of nine years, in 1863, and many were profoundly affected when they read the inscription that the father himself caused to be engraved: "Our little Sergeant Willie, from First Battalion, Thirteenth United States Infantry. In his spirit there was no guile." To the right was the grave of Mrs. Sherman, surmounted by a handsome monument; to the left that of Baby Charles, who died in South Bend, Ind., in 1864. The services at the grave were of a military character, the only exception being the reading of a few passages of Scripture and the making of a prayer by Rev. Thomas Ewing Sherman, son of the deceased general. A military salute was fired at the grave. Thousands of people were present at the ceremonies.

#### NEW YORK'S THEATRES.

IT is a wonder to me that the crowd flocks to see Sarah Bernhardt, and that there is such a pressure to get seats at high prices. Of course curiosity is at the bottom of it all, for twenty-four out of twenty-five who pay fancy prices to hear her do not understand what she says and are sadly disappointed with her performance. She is the greatest living French actress, but not the greatest actress in the world. I certainly have had much more pleasure in attending other performances in this city than I derived from visits to the Garden Theatre while "Cleopatra" was the attraction.

One of the most amazing theatrical jumbles on the stage is "A Straight Tip," at the New Park Theatre. It is wonderful how popular these so-called comedies are. And yet, I should hardly distinguish "A Straight Tip" as a comedy. It is a cross between a comedy, a farce, and a variety show. A little of each and a great deal of none. But it attracts, and that is all that is necessary to prove its success.

There is a good deal of interest awaiting the production of "The Power of the Press," at the Star Theatre, in the middle of



FRANK MORDAUNT IN THE CHARACTER OF "MR POTTER OF TEXAS."

March. It will be particularly attractive because of the scenic effects, which include some panoramic novelties. Handsome Miss Seligman will have the leading part. The Star has a reputation for making a success of almost everything it produces, and I have little doubt that "The Power of the Press" will have a run.

The engagement of Lawrence Barrett at the Broadway Theatre is successful, I am glad to say, because there still remain in these degenerate days a large number of old-fashioned play-goers who enjoy first-class acting. There is still hope for the drama, when Barrett and Booth prove attractive cards, as they always do in the great cities. Mr. Barrett's support is excellent. Miss Gale especially attracts attention. I look to a splendid future for this bright and studious young lady.

The picture printed in this column of the leading character in "Mr. Potter of Texas," now at the Star, does not exaggerate in the slightest degree. It is a fair representation of Mr. Potter, ugly in appearance, pugnacious in disposition, but, after all, gentle at heart. I have always thought that the characterization was a little too severe, but if it were toned down its effect, possibly, would be lost.

THE STROLLER.





The burial scene at the cemetery.



A glimpse of the procession—the famous Seventh Cavalry.

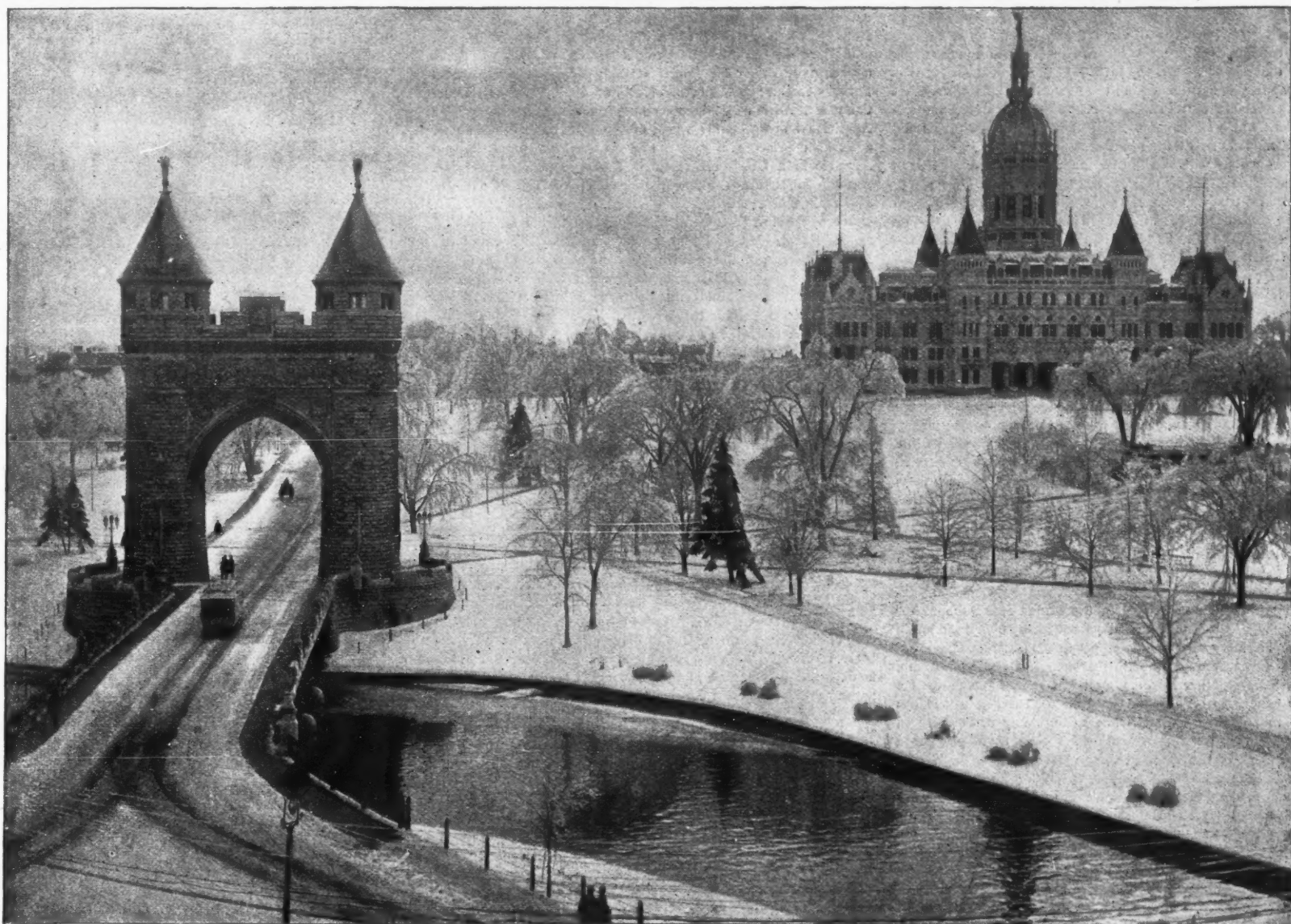


Reception of the remains at the Union Depot.



The grave with its floral decorations.

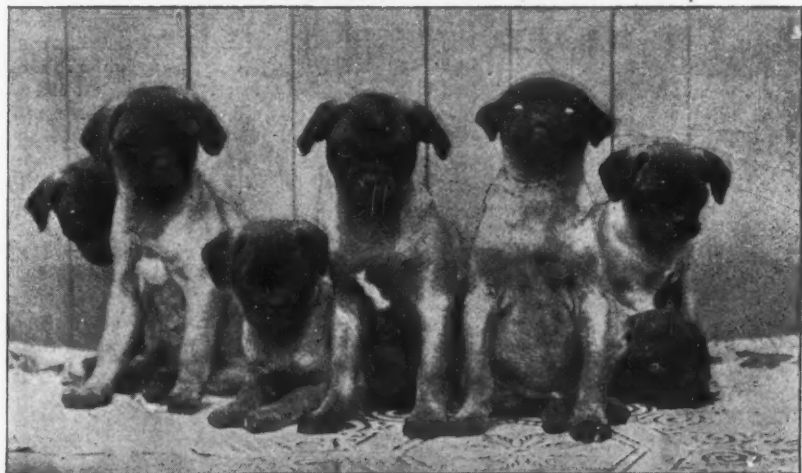




"ICE-STORM," HARTFORD, CONN., JANUARY 19TH.—BUSHNELL PARK, WITH STATE CAPITOL AND SOLDIERS' MEMORIAL ARCH, LOOKING SOUTH: PHOTO BY STUART, HARTFORD, CONN.



STREET VIEW SHOWING HOTEL AND POST-OFFICE, LENOX, MASS.: PHOTO BY MR. J. C. KENDALL, NORFOLK, CONN.



ORPHANS: PHOTO BY W. W. CHAPIN, ROCHESTER, N. Y.



CUTTING DOWN PINE-TREES, WEST WASHINGTON: PHOTO BY LULU TOLLIMAN THEACO, CHICAGO

OUR THIRD AMATEUR PHOTOGRAPHIC CONTEST.—SOME OF THE PICTURES SUBMITTED.



## MADAME DE BARRIOS'S FANCY-DRESS BALL.

THE "fancy-dress" ball can scarcely be said to be domesticated in the highest society of New York, although among that class which is the reverse of the highest society it is very popular, as is evident from the numerous signs throughout the city announcing "costumes for hire"—with pictorial representations which cause one to shudder both at the costumes and the artist. It is true that once a year, with greater or less regularity, the "Four Hundred"—and auxiliaries—gather together in costume at the Academy of Design, or some other public place; and it is also true that there is, at long intervals, a similar gathering on a smaller scale at the house of some one of the leaders of society. But a sure foot-hold in the private mansions of the "Four Hundred" the fancy-dress ball certainly has not. To account for this fact is a little difficult, seeing that New York society is as able as any in the world to incur the expense of giving such social entertainments in "good form," is as willing as any to display its wealth in brilliant and striking ways, and is more imitative of foreign ideas and customs than any other class of Americans. In the principal cities of France, Italy, Spain, and Central and South America, the ball at which the guests present themselves in the habiliments of every age and country of the world (and in habiliments which were never seen before in any age or country) is one of the chief and most frequent enjoyments of the uppermost circles; and no lady who figures in that elevated zone feels that she has vindicated her right to be there unless, once in the season at least, she throws her house open for that only "motley" which enhances social position.

Possibly an explanation of why New York society has practiced so little this form of social entertainment lies in the fact, already noted, that "it is so very, very common" among those people in the city who are somewhere near the other social extreme. For there is no society in the world—it is a simple fact and may be said without lack of patriotism—which is so afraid of doing anything that common people do as the *crème de la crème* of a democracy—although that democracy be more than a century old. Another reason, very likely, is that the public *bal masque* which New-Yorkers have been accustomed to see has tended to prejudice fastidious folk against any assemblage in which people appear in garments other than those prescribed by the fashion of the time. This prejudice—the old prejudice against use because of abuse—is not rational, of course, and ought not to continue. Something, also, in casting about for reasons why society on Manhattan Island has rather neglected the fancy-dress ball, must be conceded to the fact that this is not a Latin country. A full appreciation of the delight and glory of impersonating in garb the imposing or picturesque characters of history or fiction seems to require the Latin love of color, the peculiar Latin imagination, and the Latin fondness for masquerade. In New Orleans, which is more strongly imbued with a Latin element than any other city in the United States, there is masking and costuming the year round, and Mardi Gras is devotedly worshiped by all classes, the highest as well as the lowest.

But whatever the causes which have made New York society apathetic toward the fancy-dress ball, there really seems a chance that that apathy is now to be swallowed up in a great and contagious enthusiasm. If so, the result will be due in no small measure to the infiltration into society of that same Latin element. When Madame Francisca de Barrios came to New York to live in 1885, after her husband, General Rufino de Barrios, the Dictator of Guatemala, had been killed in battle in that strange and romantic attempt of his forcibly to unify all the States of Central America in one republic, society acquired a new member, whose full value was quickly made apparent when the lady was able to cast off the mourning garments and the seclusion which befitted her bereavement. Young, brilliant, and handsome, with a face full of strong character; invested with a halo of romance as the wife of the dictator whose dreams of founding a great republic brought him so speedy and so tragic an end; the possessor of a vast fortune—\$6,000,000 at the least—and wholly devoted to society, Madame de Barrios only ceased to be the first lady in Guatemala to become a social queen in the metropolis of the United States. She has traveled, in her life of less than thirty years, nearly everywhere, and in the Guatemalan capital, in Paris, Madrid, Rome, Florence, and Venice, she has seen the costume ball and studied it as one studies that which one adores. And it was the great ball she gave on the evening of Friday, February 6th, at her house, No. 855 Fifth Avenue, which is likely to revolutionize New York society in regard to these affairs. Society was agog about it for weeks in advance, and is still volubly discussing its magnificent success.

Madame de Barrios herself, as she stood in her brilliantly lighted and decorated, luxurious home on that evening, was to the eye a Cleopatra who might well have bewitched Mark Antony. Her dress was made of the richest white silk, entirely covered with Rhein-stones, sapphires, rubies, garnets, emeralds, pearls, and turquoise. At her corsage she wore a jeweled semblance of the historic asp, and on her head was a crown of gold studded with gems. Her fan of peacock feathers, and her heavily embroidered white satin slippers, were also set with precious stones. There was a Mark Antony, of course, Mr. Archibald Pell, who wore the familiar Roman dress, and well represented in his Roman features, with their somewhat set and sad expression, the friend of Cæsar in those closing days on the banks of the Nile, when he already had prevision of ruin. It was undoubtedly a notable and brilliant throng of three hundred people who surrounded Madame de Barrios. Naturally the cream of the Spanish and Spanish-speaking society of the city was there, and their dark faces and national costumes—Spanish students, toreadors, troubadours, duennas, gypsies—backgrounded against the Spanish and South American scenery painted on the walls, easily enabled one to imagine himself for the moment in some Castilian land. But the illusion could be maintained for scarcely more than the moment, for other faces and costumes would intervene to convince one that he was under other skies and among other peoples.

Among the well-known members of society who were a part of all this sumptuous color and glitter in Madame de Barrios's parlors, were Mr. W. N. Bliss, Vice-President Morton's banking

partner, and Mrs. Bliss, who appeared as Algerians; Sir Roderick Cameron in the costume of the Clan Cameron; Miss Cameron in a Watteau dress; Miss Kitty Cameron as a peasant girl; Miss Nanny Cameron as Portia; Mr. Eugene Kelly, Jr., as Charles I., and Mrs. Kelly in a First Empire gown; Thomas Hugh Kelly as a gallant of Henry the Fourth's time; Mr. Manuel Parro as a Barbary corsair; Mr. Alberto Falcon, of Lima, Peru, as a Venetian; Mr. Adrian Martinez as an Armenian; the four Miss Aparicios as respectively a lady of the court of Louis Philippe, a Turkish princess, a gypsy, and an Amazon; Mr. Antonio Aparicio in a Henry III. costume of blue satin and gold; Mr. Antonio de Barrios as a Hungarian hussar; Mrs. and Miss Drexel as Greek ladies; Miss Lillius Grace, daughter of Mr. J. M. Grace, as "Oolah"; General Daniel Sickles in his uniform of a major-general; Mr. and Mrs. Jimenez in Directoire costumes; Mr. J. de Rivos, of the Spanish Legation at Washington, in his diplomatic uniform; Prince Nicolas Engalitcheff in his Russian uniform; Baron de Montbrun Voira as a hussar; Mrs. W. R. Grace as Marie Antoinette; Mr. Oliver La Farge as a Japanese noble; R. P. Launsberg as a Turkish Sultan; Mr. H. Le Grand Cannon as a gallant of "Queen Bess's" time; Mr. T. A. Havemeyer as Mephistopheles; Mr. George Kidd as a monk—but the mere enumeration of them all would require a couple of columns.

Our pictures, taken from photographs, give one a glimpse, but necessarily an imperfect one, into Madame de Barrios's drawing-rooms on the night of the ball. HILLIARD RHEA WHITING.

## WALL STREET.—DAYS OF DULLNESS.

THE recent dullness of the stock market recalls the long-continued stagnation during the middle of last year. There is, however, this difference, that a decided undertone of strength is apparent now, while during last summer uncertainty and fear pervaded the Street.

The adjournment of Congress is a helpful influence, and the ease of money is another. One of the points of advantage for the bears is that the bank reserves are showing the decrease which is expected at this time of the year, and is in obedience to the natural drift of trade. I expect that these reserves will continue to decline for two or three weeks longer. Perhaps this may put off the decided upward movement until April, when money will come back as quickly as it has left. And yet, why should we be troubled about the money market, when there is an abundance of loanable funds at hand and at low rates, and when money is so easy abroad that crowds of investors in Paris and Berlin flock to buy low-priced Government loans?

While railroad earnings in gross have been decreasing, there has been a notable increase in net earnings, significant of the more conservative and careful management of railroad properties. I am glad to see that the Chicago, Burlington and Quincy people, after trying a five per cent. dividend rate for a year, concluded to begin aright now, and pay only one per cent. a quarter. It would have been easy to borrow the money on bonds or debentures, as the Chicago and Northwest proposes to do, and as the New York Central has done a little too often, and to use the returns for dividends, straightening out the matter by adroit book-keeping. I think the Chicago, Burlington and Quincy is all the stronger that it pays out only what it earns, and that it will again make par before the close of the summer.

Rock Island keeps very quiet and has a shaky look. It would not be surprising to me if there should be some trouble before its next dividend is declared. I note that insiders in the property have disposed of their stock. Whether they have taken advantage of the recent depression to buy them back again, or whether they are keeping away from a security that is insecure, I have not been able to discover. But it is a good time to leave the grangers alone. Let us wait and see what crop prospects are, for upon them their future prices must largely depend.

Richmond Terminal has not thus far made the wonderful "combination" that was boasted of, and which (as I predicted) seems to be more talk than anything else. The common stock holds its price, and if manipulation were as effective as usual, no doubt it would be higher; but whatever combinations are to be made, if any, have been pretty well discounted.

Sugar Trust is having a little side show all by itself in the shape of a legislative investigation and another lawsuit. This gives insiders still another chance to manipulate its securities, but I am glad to say that the "lamb" have been so often shorn that they are leaving this peculiar commodity of Wall Street entirely alone.

Advices from the West indicate that the grangers, who have been trying to kill off all the railroads, just as the grangers of Iowa have done, or tried to do, will not succeed in their efforts. In Kansas, where the Farmers' Alliance has been strongest, there is such a reaction on the part of financial men against some of the crude and wicked notions of the anti-monopolists, that the legislation against the railroads bids fair to fail, as it certainly will if people have any common sense.

The decline in silver continues. It is getting toward the price where there will be money in it for investment and speculation. Silver is one of the commodities that cannot, at least, be wiped out, as a railroad security can.

The balance-sheet of the Delaware and Hudson Canal Company for 1890 shows nearly ten and one-half per cent. on the capital stock, or \$1,700,000 over the dividend of seven per cent. paid during the year. The surplus of the company is over \$5,000,000. I do not wonder that its stock is "gilt-edged."

The Western Traffic Association affairs are being all straightened out, and I look for the inspiration of a decided bull movement just as soon as the vast importance of this new organization is understood by investors and speculators. It is difficult to understand the frightful shape into which railroad affairs, particularly in the West, have fallen, by reason of the competition for business. An inside glimpse is afforded in the remarks of President Blackstone, of the Atton road, in his last annual report, who says:

"The multiplying of competing railroads imposed upon railroad managers has led to a condition of railroad affairs in which sacrifice and desperate measures to secure traffic characterize the method of railroad management on many Western lines. In a group of nine Western States west of Indiana, in which about one-third of the whole

number of miles of railroads in the United States is located, we find, according to the official reports of the several railroad commissions of these States for 1890, that more than four-fifths of all the railroad in this group of States failed to earn any dividends for the shareholders in that year, and that the capital stock representing such non-dividend-earning roads amounts to more than \$1,000,000,000."

Mr. Blackstone points out that in the very States he has mentioned, granger legislation is at work to further reduce railroad earnings. But, as I have said above, there is little expectation that such legislation will pass.

I have received the following:

"JASPER, FRANK LESLIE'S ILLUSTRATED NEWSPAPER. DEAR SIR: I read with great interest your weekly article on finance, etc. I will be glad if you will explain, through your columns, what are the 'granger' stocks. I cannot locate them, being young in this business. I send you, under a separate cover, prospectus of a bond issued by the Savannah, Americus and Montgomery Railway. I trust you will find it of interest to read the prospectus, and also the statement of earnings, etc., accompanying it. We consider these securities first-class, and large quantities of them have been sold in Baltimore, but as yet I do not think many have been placed in New York. About forty miles of the extension from Laurale to Montgomery is completed, and the balance, fifty miles, under contract, is being rapidly pushed forward to Montgomery, which it is hoped will be reached by July of this year. Trusting you will be interested in the papers sent you.

"AMERICUS, GA., February 18th, 1891."

I answer: 1. The "granger" stocks are those that run largely through the corn-producing countries. They include the Burlington and Quincy, St. Paul, Northwest, Rock Island, and the smaller lines found in the territory covered by the railroads mentioned. 2. The Savannah, Americus and Montgomery road is a short line, and its securities are not quoted on the Exchange. According to the interesting report furnished me, for which I am indebted to my correspondent, the property seems to be a fairly good one. But all these short lines are subject to the destructive effects of competition, and their securities are not, therefore, preferred in Wall Street. They furnish better investments for people who are more familiar with the workings of the line, its conduct, management, and prospects.

"MY DEAR 'JASPER':—I have a six per cent. debenture bond issued by the Wabash Railroad Company, denomination one thousand dollars, Series B, No. 14,238. The principal is due in 1899. Will you please advise me what the same is worth, and very much oblige, Yours truly, E.

"ITHACA, N. Y., February 18th, 1891."

The bond mentioned was quoted on the 24th of February at from 30½ to 32. There were a good many of these debentures issued, mostly of Series B—something like \$25,000,000, I think. Of Series A, only a little over \$3,000,000 were issued, and last year 6 per cent. was paid on these. I should think the debentures of Series B would be good to hold, for Wabash has been very lately reorganized and there is an expectation that in due time its securities will all take a rise.

"BALTIMORE, February 17th, 1891."

"JASPER, FRANK LESLIE'S ILLUSTRATED NEWSPAPER:—Being a constant reader of your 'Wall Street News' and having a high opinion of the same, I ask you as a favor to kindly let me know through your column your opinion of the East Tennessee, Virginia and Georgia first preferred, and do you advise purchase at 65? Your attention will be much appreciated by a young investor and speculator who, by hard work, has made and saved a little money and desires to increase by the only safe method laid down by you, viz., by buying stock out and not on margin. As you have asserted, the evil day will come, and I have seen it come in the last break, where a young man like myself was wiped out while I lost nothing, but made. Respectfully, CONSTANT READER."

East Tennessee, Virginia and Georgia first preferred is, by many, considered a speculative purchase at the price named. It ranks among the "speculative investment" securities. The road now seems to be in good condition; but, unfortunately, the men most prominently identified with it have not made much money for persons who have been interested in their particular line of securities. It is for that reason that I cannot conscientiously advise the purchase of the stock mentioned, though I have no doubt it may prove to be a good speculation, as the tendency of this class of securities is to rise.

The London *Saturday Review* called attention recently to the extraordinary command which the Russian Government has over the money markets of Europe. It has about \$80,000,000 deposited with foreign banks, and may at any time withdraw a considerable amount of gold from London or Berlin. The *Review* holds that the European money markets are very much at the mercy of Russia, and of course our own money market always acts more or less in sympathy with that of London.

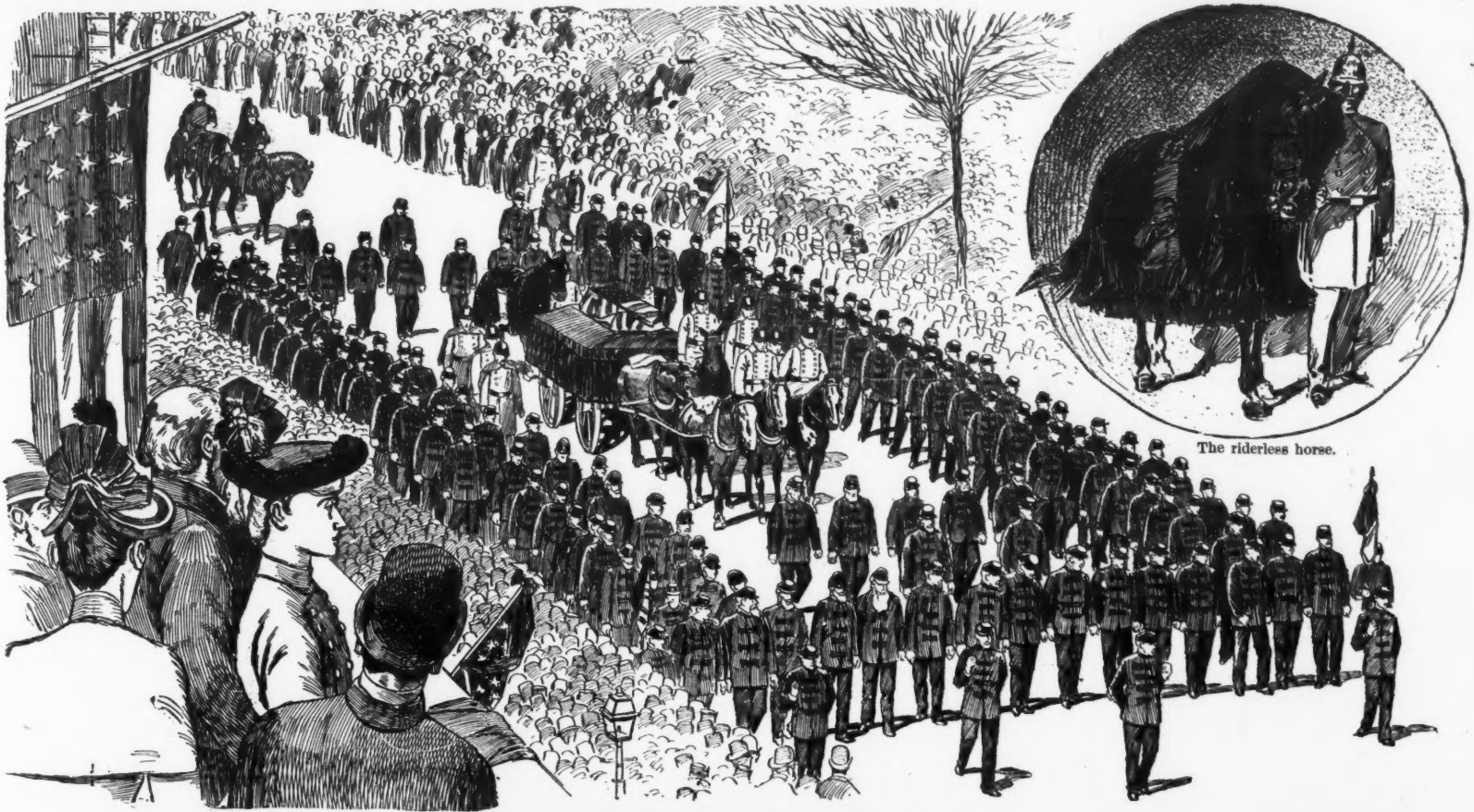
The recent exportations of gold and other signs indicate that foreign capital has gone out of the American market to a considerable extent, and it is noteworthy that just at this time Englishmen are buying so freely of their home railway securities as to make them unusually scarce in the London market. So far as American railway securities are concerned, speculation in them abroad seems to be almost dead. The moment it revives we shall feel the invigorating effect in Wall Street.

On the other hand, granger legislation in the West and South is driving a vast amount of Eastern capital that has been invested in Western mortgages and loans back to Wall Street. It is this money that has been making the bond market so lively and that has kept the prices of investment securities so stiff. A great deal more of this money invested in the West and South, as soon as it can be called in, will come to Wall Street, and the tendency of speculation and investment seems to be upward rather than downward.

The resignation of the president of the Louisville and Nashville Railroad, coming at a time when the stock seemed to be very readily sold and easily depressed, confirms the suspicion I have had that that property has been manipulated. The correspondent at Philadelphia who inquires about Louisville and Nashville should read what I have been saying about it of late. I do not advise it as an investment purchase. If any of my readers want to take a "flyer" let them buy a few shares of Rio Grande Western preferred around 70. Unless the bottom drops out of the market it is good for a rise.

Jasper

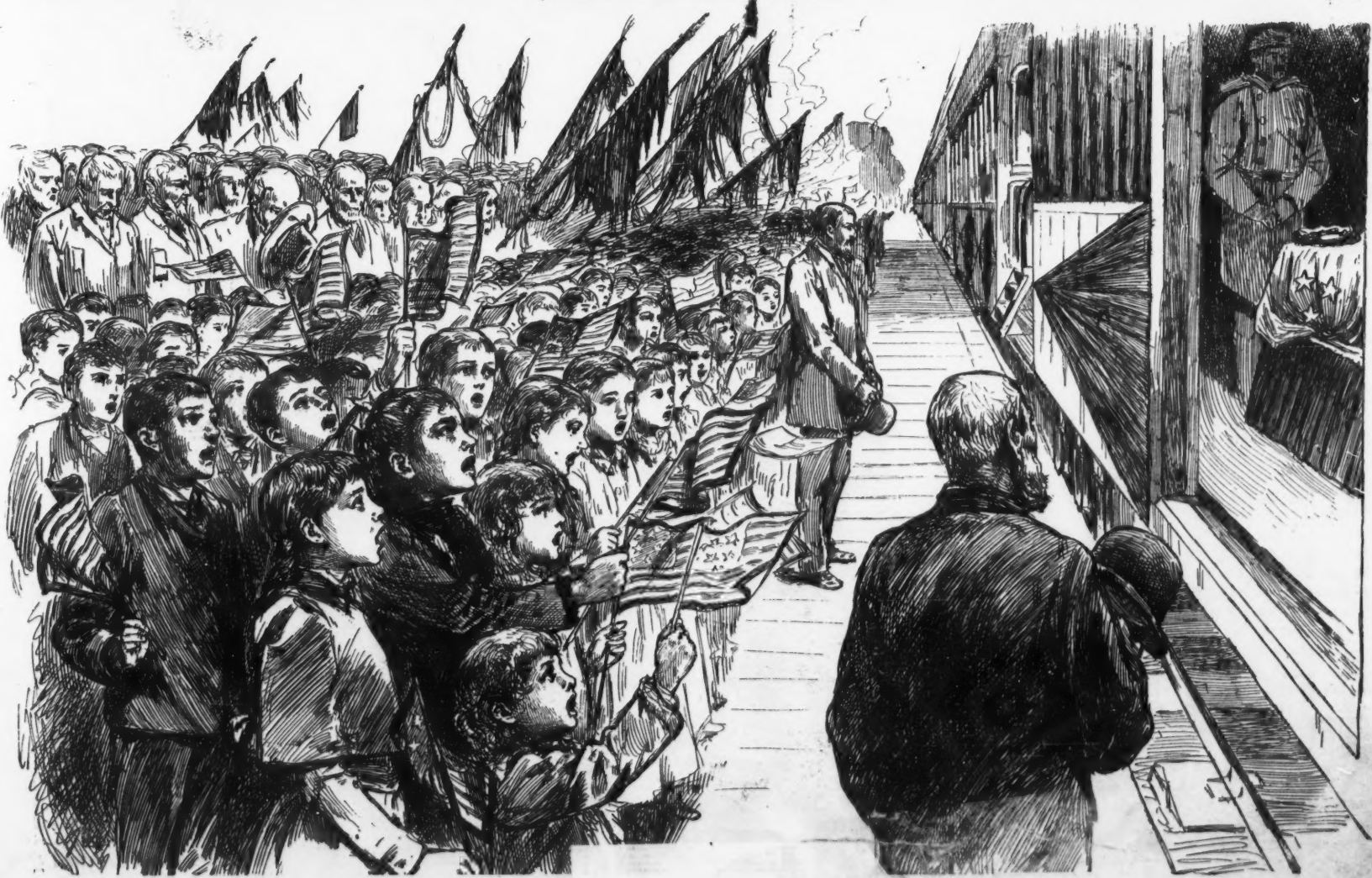




The "caisson" and special guard of honor—Lafayette Post.



The funeral train passing through New Jersey.



An incident at Newcomerstown, Ohio.—See

as the funeral train passes.

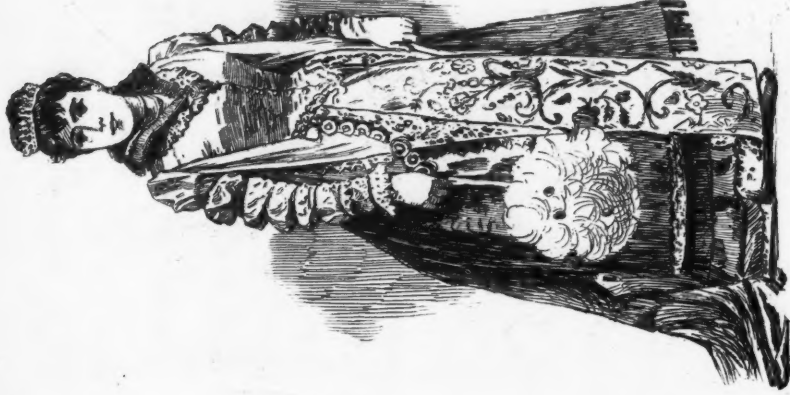
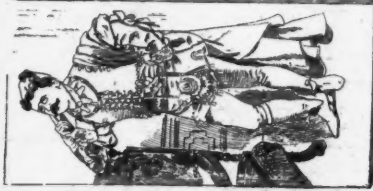


Mr. A. De Navarre. Mr. Robert Sands. T. A. Havemeyer. Mr. B. Cutting. Mr. J. Potter. Mr. Holker Abbott.  
Miss Anne Cameron. Miss Marie Havemeyer. Miss Louise Potter. Miss Kitty Cameron.

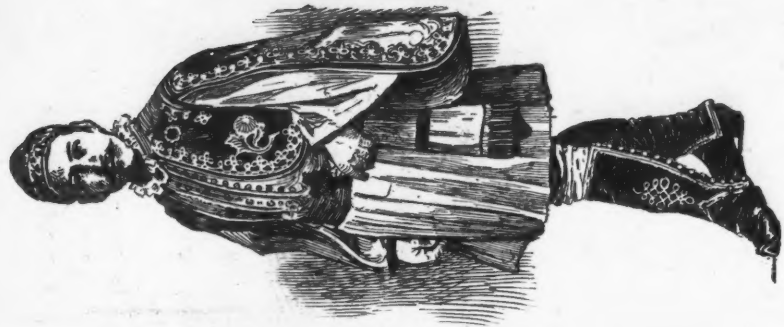


Mr. J. Beresford. Miss Anna Sands. Miss Catharine Sands. Miss Cameron.  
Thomas Kelly. Mr. Le Grand Canon.

A NOTABLE NEW YORK SOCIETY EVENT.—GLIMPSES OF THE RECENT FANCY-DRESS BALL OF MADAME FRANCISCA DE BARRIOS.—FROM INSTANTANEOUS PHOTOS TAKEN EXPRESSLY FOR "FRANK LESLIE'S ILLUSTRATED NEWSPAPER."



Miss Rosario Aparicio.



Mr. M. Parro.



Mr. Alberto Falcon. Antonio Aparicio.  
Miss Teresa Aparicio. Miss Anita Aparicio.



Mrs. Aparicio. J. W. Mackay, Jr. Sir Roderick Cameron.



Mr. Pell and Madame de Barrios.





SITTING BULL'S INDIAN SCHOOL-HOUSE ON THE PINE RIDGE AGENCY.—FROM A PHOTO TAKEN BEFORE THE INDIAN UPRISING.—[SEE PAGE 80.]



DESTRUCTION OF THE GREAT HOUSATONIC DAM, JANUARY 22D.—[SEE PAGE 80.]



High Hawk.

Little Wound.

Big Road.

Two Strikes.

Fire Lightning.

Young-Man-Afraid-of-His-Horses.

Spotted Elk.

THE SEVEN SIOUX WARRIORS LATELY ON A MISSION TO WASHINGTON.—PHOTO BY C. M. BELL, WASHINGTON, D. C.



If you suffer from looseness of bowels, or fever and ague, Angostura Bitters will cure you.

FACTS for the people.—Salvation Oil kills all pain and costs but 25 cents a bottle. If you want to rest well at night, ease your cough by using Dr. Bull's Cough Syrup.

LEWIS G. TEWKSBURY, the banker and broker at 50 Broadway, New York, says transactions in stock market have been light of late. The grangers have been most prominent in declines. Some stocks still look cheap, others still above their actual value. Money is no longer a factor.

**A Sudden Change of Weather**  
Will often bring on a cough. The irritation which induces coughing is quickly subdued by BROWN'S BRONCHIAL TROCHES, a simple and effective cure for all throat troubles. Price, 25 cents per box.

**TO LADIES.**—For the complexion and for light cutaneous affections, *Crème Simon* is superior to the "cucumbers" and "cucumbers". It whiteners and perfumes the skin. J. Simon, rue de Provence, Paris; Park & Tilford, New York; Perfumers, Druggists, Fancy Goods Stores.

**THE FLORIDA SPECIAL TO JACKSONVILLE AND ST. AUGUSTINE,**

VIA PENNSYLVANIA RAILROAD, EVERY WEEK DAY.  
The Pennsylvania Railroad Company announces that, in order to accommodate the large volume of travel to the South, the Florida Special of Pullman Vestibuled Drawing-room, Sleeping, Dining, Smoking, and Observation cars, leaving New York at 9:30 A.M., will, on and after the 24th inst., run through to St. Augustine every week day instead of three times a week as heretofore.

**THE PENNSYLVANIA'S SECOND TOUR TO THE GOLDEN GATE.**

The second of the series of Pennsylvania Tours to the Golden Gate will leave on Tuesday, March 3d. The space on the magnificently appointed train which is to convey the party to the Pacific Coast is almost entirely engaged. The party includes the best representatives of the society of the Eastern cities, who are availing themselves of this opportunity for a delightful Spring trip. The route of this tour is via St. Louis, Kansas City, Los Vegas, Hot Springs, Santa Fé and Los Angeles, returning via Sacramento, Salt Lake City, Colorado Springs, Denver, Omaha, and Chicago, at all of which points stops will be made. The three weeks allowed in California are considered by many as the most delightful portion of the year. Those who have not yet arranged their spring recreation could not do a wiser thing than to join this party.

#### TRAVEL MADE PERFECT.

On your next trip West patronize the New York Central and Hudson River Railroad, and enjoy the advantages of departing from Grand Central Station, traveling over a great four-track railway, along the Hudson—America's most picturesque and beautiful river—via Niagara Falls, the world's greatest cataract, or along the south shore of Lake Erie, in new Wagner vestibule trains, with unsurpassed service and equipment.

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"THE GREAT PAIN RELIEVER," cures  
Cramps, colic, colds; all pains. 25 cents a bottle.

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When Baby was sick, we gave her Castoria,  
When she was a Child, she cried for Castoria,  
When she became Miss, she clung to Castoria,  
When she had Children, she gave them Castoria.



**EVERY SKIN, SCALP, & BLOOD DISEASE Cured by Cuticura**  
EVERY SKIN AND SCALP DISEASE, whether torturing, disfiguring, humiliating, itching, burning, bleeding, scaly, crusted, pimply, or blotchy, with loss of hair, from pimples to the most distressing eczemas, and every humor of the blood, whether simple, scrofulous, or hereditary, is speedily, permanently, and economically cured by the CUTICURA REMEDIES, consisting of CUTICURA, the great Skin Cure, CUTICURA SOAP, an exquisite Skin Purifier and Beautifier, and CUTICURA RESOLVENT, the new Blood and Skin Purifier and greatest of Humor Remedies, when the best physicians and all other remedies fail. This is strong language, but true. Thousands of grateful testimonials from infancy to age attest their wonderful, unfailing, and incomparable efficacy.

Sold every where. Price, CUTICURA, 50c.; SOAP, 25c.; RESOLVENT, \$1. Prepared by Potter Drug and Chemical Corporation, Boston, Mass.  
Send for "How to Cure Skin and Blood Diseases."  
Pimples, blackheads, chapped and oily skin prevented by CUTICURA SOAP.  
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Extract of Turkish Rose Leaves, Indelible Tint for the Lips and Face, soft as the blush of the rose. Price \$1 and \$1.50 per bottle.

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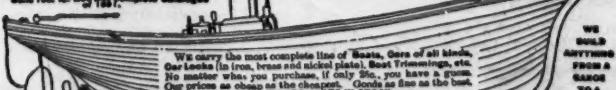
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"The above is the only testimonial I have ever given in favor of any plaster, and if my name has been used to recommend any other, it is without my authority or sanction."

The Rev. Mark Guy Pearse writes:

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"I think it only right that I should tell you of how much use I find ALLCOCK'S POROUS PLASTERS in my family and amongst those to whom I have recommended them. I find them a very breast-plate against cold and coughs."

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"506 FIFTH AVENUE,  
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"For the last twenty years I have been using ALLCOCK'S POROUS PLASTERS. They have repeatedly cured me of rheumatic pains and pains in my side and back. Whenever I have a cold, one on my chest and one on my back speedily relieve me.  
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